

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of: **Brown et al.** § Group Art Unit: **3693**
Serial No.: **10/046,997** §
Filed: **January 16, 2002** § Examiner: **Bartley, Kenneth**
For: **Credit Authorization System and** § Confirmation No.: **6351**
Method § Attorney Docket No.: **AUS920010746US1**

35525
PATENT TRADEMARK OFFICE
CUSTOMER NUMBER

Commissioner for Patents
P.O. Box 1450
Alexandria VA 22313-1450

RESPONSE TO OFFICE ACTION

Sir:

No fees are believed to be required. If, however, any fees are required, I authorize the Commissioner to charge these fees which may be required to IBM Corporation Deposit Account No. 09-0447. No extension of time is believed to be necessary. If, however, an extension of time is required, the extension is requested, and I authorize the Commissioner to charge any fees for this extension to IBM Corporation Deposit Account No. 09-0447.

In response to the Office Action of July 22, 2009, please amend the above-identified application as follows:

Amendments to the Claims are reflected in the listing of claims which begins on page 2 of this paper.

Remarks/Arguments begin on page 7 of this paper.